



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on April 12, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

LUIS NAVARRO
and
AIDA NAVARRO

Case No.: 17-12075 (RG)

Chapter 13

Hearing Date: 4/4/2018

Judge: Rosemary Gambardella

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: April 12, 2018

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

THIS MATTER having come before the Court upon the Debtors' Notice of Motion for an Order approving a loan modification agreement, and the Court having examined the evidence presented, and for good cause shown, it is hereby

ORDERED, as follows:

1. The Court hereby authorizes Secured Creditor and the Debtor(s), to enter into a loan modification.
2. The loan modification agreement between the Secured Creditor and the Debtor, attached as an Exhibit to the Debtor's Motion, is approved.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.
5. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.
6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provision of the confirmed plan.

7. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
8. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.
9. Communication and/or negotiations between Debtors and mortgagees/mortgage servicers about the loan modification, and the recording of the loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Luis Navarro
Aida Navarro
Debtors

Case No. 17-12075-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2018.

db #+Luis Navarro, 2021 Tyler Street, Union, NJ 07083-5317
jdb #+Aida Navarro, 2021 Tyler Street, Union, NJ 07083-5317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

11-12, 2018 at the addressee(s) listed below.
Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST nj.bkecf@fedphe.com
Antonio R. Espinosa on behalf of Joint Debtor Aida Navarro Andespdk@gmail.com
Antonio R. Espinosa on behalf of Debtor Luis Navarro Andespdk@gmail.com
Marie-Ann Greenberg magecf@magrtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6